

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Tara M. Martin  
Debtor

Case No. 18-13708-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 48

Date Rcvd: Oct 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2018.

db  
25514559 +Tara M. Martin, 7201 Chamberlin Ave., Cleveland, OH 44104-1929  
25514561 CMHA, 8100 Kinsman Rd., Cleveland, OH 44104  
25514555 +CPP, PO Box 94560, Cleveland, OH 44101-4560  
25514560 +Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407  
25514562 +Constance Hill, 7201 Chamberlin Ave., Cleveland, OH 44104-1929  
+Credit Acceptance Corp., Silver Triangle Building, 25505 West Twelve Mile Road, #3000, Southfield, MI 48034-8331  
25514563 +Credit Acceptance Corp., 25505 W 12 Mile Rd., Southfield, MI 48034-8316  
25514565 Cuyahoga County Common Pleas, 1200 Ontario Street, Attn: Clerk of Court, Cleveland, OH 44113-1678  
25514566 Cuyahoga County Common Pleas, 1219 Ontario St. Justice Center, Cleveland, OH 44113  
25514572 Dominion Energy Ohio, P.O. Box 26785, Richmond, VA 23261-6785  
25514573 +Eagle Rental Purchase, 4628 Northfield Road, North Randall, OH 44128-4522  
25514579 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
(address filed with court: Focus Receivables Management, 1130 Northchase Pkwy, Suite 150, Marietta, GA 30067)  
25514577 Fifth Third, P.O. Box 630170, Cincinnati, OH 45263-0170  
25582358 Geico, One Geico Plaza, Bethesda, MD 20810-0001  
25514582 +Levy & Associates, 4645 Executive Drive, Columbus, OH 43220-3601  
25514585 ++RIVER S EDGE INVESTMENT CO, 5755 GRANGER RD, 365, INDEPENDENCE OH 44131-1455  
(address filed with court: Rivers Edge Investment Company, 17419 Broadway Ave., Maple Heights, OH 44137)  
25514586 +Southwest Credit Systems, LP, 4210 INTERNATIONAL Pkwy, Suite 1100, Carrollton, TX 75007-1912  
25514587 Spectrum/Time Warner, P.O. Box 901, Carol Stream, IL 60132-0901  
25582359 +St Financial Asset Management, 3091 Governors Lake Dr NW, Norcross, GA 30071-1135

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
+EDI: QSSTEIN.COM Oct 05 2018 01:58:00 Sheldon Stein, S. Stein Company LLC, 50 Public Square, Suite 2200, Post Office Box 5606, Cleveland, OH 44101-0606  
ust  
+E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Oct 04 2018 22:32:49 Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
25514550 +E-mail/Text: amscbankruptcy@adt.com Oct 04 2018 22:36:24 ADT Security Services, P.O. Box 650485, Dallas, TX 75265-0485  
25514551 EDI: AFNIRECOVERY.COM Oct 05 2018 01:58:00 AFNI, P.O. Box 3097, Bloomington, IL 61702-3097  
25514552 +EDI: AFNIRECOVERY.COM Oct 05 2018 01:58:00 AFNI, Inc, P.O. Box 3427, Bloomington, IL 61702-3427  
25514554 +EDI: CINGMIDLAND.COM Oct 05 2018 01:58:00 AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416  
25514548 +EDI: AAEO.COM Oct 05 2018 01:58:00 Aarons Sales and Lease, 1015 Cobb Place Blvd., Kennesaw, GA 30144-3672  
25514549 +EDI: ACECASHXPRESS.COM Oct 05 2018 01:58:00 Ace Cash Express, 1231 Greenway Drive, Suite 600, Irving, TX 75038-2511  
25514553 EDI: GMACFS.COM Oct 05 2018 01:58:00 Ally Financial, Attn: Bankruptcy Department, 200 Renaissance Center, P.O. Box 200, Detroit, MI 48265-2000  
25514556 +E-mail/Text: khoner@checkintocash.com Oct 04 2018 22:36:17 Check Into Cash, P.O. Box 550, Cleveland, TN 37364-0550  
25514557 +Fax: 614-760-4092 Oct 04 2018 22:51:10 Checksmart, 15726 Broadway, Maple Heights, OH 44137-2517  
25514558 E-mail/Text: crandellj@cmcoh.org Oct 04 2018 22:34:59 Cleveland Municipal Court, 1200 Ontario St, Justice Center, Cleveland, OH 44113-1669  
25514564 +EDI: CCS.COM Oct 05 2018 01:58:00 Credit Collection Service, PO Box 447, Norwood, MA 02062-0447  
25514567 EDI: DIRECTV.COM Oct 05 2018 01:58:00 Direct TV, Attn: Bankruptcy Dept, PO Box 6550, Englewood, CO 80155  
25514568 +EDI: DIRECTV.COM Oct 05 2018 01:58:00 Direct TV, PO Box 5007, Carol Stream, IL 60197-5007  
25514569 +EDI: ESSL.COM Oct 05 2018 01:58:00 Dish Network, PO Box 105169, Atlanta, GA 30348-5169  
25514570 EDI: ESSL.COM Oct 05 2018 01:58:00 Dish Network, P.O. Box 94063, Palatine, IL 60094-4063  
25514571 +EDI: DCI.COM Oct 05 2018 01:58:00 Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268  
25514575 +E-mail/Text: bknotice@ercbpo.com Oct 04 2018 22:34:39 ERC, P.O. Box 57547, Jacksonville, FL 32241-7547  
25514574 +E-mail/Text: bknotice@ercbpo.com Oct 04 2018 22:34:40 Enhanced Recovery, P.O. Box 57547, Jacksonville, FL 32241-7547  
25514578 +EDI: AMINFOFP.COM Oct 05 2018 01:58:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
25514580 +EDI: IIC9.COM Oct 05 2018 01:58:00 IC Systems Collections, P.O.Box 64378, Saint Paul, MN 55164-0378  
25514581 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Oct 04 2018 22:35:04 Key Bank, 127 Public Square, Cleveland, OH 44114-1226

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

25514583 +E-mail/Text: ecfbankruptcy@progleasing.com Oct 04 2018 22:34:53 Progressive Leasing LLC,  
256 West Data Drive, Draper, UT 84020-2315

25514584 +E-mail/Text: bankruptcy@rentacenter.com Oct 04 2018 22:36:37 Rent A Center,  
5501 Headquarters Drive, #3FS, Plano, TX 75024-5845

25514588 EDI: NEXTEL.COM Oct 05 2018 01:58:00 Sprint, Attn: Bankruptcy Dept., P.O. Box 7949,  
Overland Park, KS 66207-0949

25514589 EDI: NEXTEL.COM Oct 05 2018 01:58:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197

25514590 EDI: AISTMBL.COM Oct 05 2018 01:58:00 T-Mobile, Bankruptcy Department, PO Box 53410,  
Bellevue, WA 98015-3410

25514591 E-mail/Text: bankruptcy@firstenergycorp.com Oct 04 2018 22:34:28 The Illuminating Company,  
76 S. Main St., Akron, OH 44308-1890

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

25514576 ##Fidelity National Collections, 220 E. Main St., P.O. Box 2055, Alliance, OH 44601-0055  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2018 at the address(es) listed below:

John S. Cetor, Jr. on behalf of Debtor Tara M. Martin jcetor@ohiolegalclinic.com,  
nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclien  
tinc.com;rauserandassociates@gmail.com;rauserecfmail@gmail.com;mresar@ohiolegalclinic.com;chapter  
13cle@gmail.com;Auter  
Sheldon Stein ssteindocs@gmail.com,  
sstein@ecf.epiqsystems.com;sheldon@steintrustee.com;kristine@steintrustee.com

TOTAL: 2

**Information to identify the case:**

Debtor 1 Tara M. Martin  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3347**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **18-13708-aih****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tara M. Martin

10/3/18**By the court:** ARTHUR I HARRIS  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**